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May 11, 2022

Jude Daye, Executive Assistant Blue Cross and Blue Shield of Vermont 445 Industrial Lane Montpelier, VT 05601

Re: Blue Cross and Blue Shield of Vermont

2023 Vermont Individual and Small Group Rate Filings

SERFF Tracking #: BCVT-133243519 and BCVT-133243509

Dear Jude Daye:

We have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced group products filing submitted on 5/7/2022. The following additional information is required for this filing.

Questions:

1. Please provide the RATEE report from CMS.

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than May 18, 2022. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Kevin Ruggeberg, FSA, MAAA Vice President & Consulting Actuary Lewis & Ellis, Inc. KRuggeberg@lewisellis.com (972)850-0850